

Good News! Now There are Lower Premiums for the Pre-Existing Condition Insurance Program

The federal Affordable Care Act is providing new opportunities for people to find health care coverage. The [Pre-Existing Condition Insurance Plan \(PCIP\)](#) helps make health insurance available if you have had a problem getting insurance due to a pre-existing medical condition. People covered under the PCIP have access to a broad range of health benefits, including primary and specialty care, hospital care, and prescription drugs.

Eligibility for the PCIP is not based on income. To qualify, a person applying for coverage must be: a U.S. citizen or reside here legally, have been without health coverage for at least 6 months before applying and have a pre-existing condition or have been denied coverage because of a health condition. Beginning July 1, 2011, you do not have to wait for a denial letter from the insurance company to qualify.

There are several different options for coverage. You can choose the best option depending on your needs and budget. **Beginning July 1, 2011, the monthly premiums for residents of Virginia will be lowered up to 40% from 2010 premiums.**

Monthly Premium Rates for Virginia Effective July 1, 2011

Your Age	Premium Ranges	
	From	To
0 to 18	\$93	\$97
19 to 34	\$140	\$145
35 to 44	\$168	\$174
45 to 54	\$214	\$222
55+	\$297	\$309

For more information about the PCIP and to apply for coverage, visit the PCIP web site at www.pcip.gov. You can call toll-free 1-866-717-5826 (TTY: 1-866-561-1604).

For information about other health insurance options, go to www.HealthCare.gov. This web site can help you find out which private insurance plans, public programs and community services are available to you. The web site contains an interactive tool that uses basic information, such as your age and health status, to help steer you to options that best suit your needs. The tool does not ask for personal information. HealthCare.gov also has helpful information about staying healthy, comparing the quality of care among hospitals, and more.